ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

THE U.K. CARE FEES PROTOCOL

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JURISDICTIONAL SEVERANCE, ASSET FORTRESS ARCHITECTURE, AND CREDIT RECOUPMENT FOR LONG-TERM CARE FUNDING

Executive Summary

This paper outlines the **Care Fees Protocol**, a specialised application of the Envoy, Asset Fortress and Infinite Money Protocols designed for the UK market. It addresses the systematic depletion of generational wealth caused by long-term care costs.

The standard "Statutory Model" forces the sale of the family home and the exhaustion of savings until the individual falls below the state threshold. In contrast, the Care Fees Protocol utilizes **Status Correction** to remove the individual from the jurisdiction of the debtor-state and **Private Trust Architecture** to secure assets. Furthermore, it introduces a funding mechanism via the **Infinite Money Protocol**, where the care fees are funded not by family savings, but by the recoupment of historical abandoned credit (mortgages and bank payments) generated by the individual's signature over their lifetime.

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1. The Care Fees Protocol: What It Is

The Care Fees Protocol is a holistic estate and funding strategy that rejects the "debtor" status usually assigned to elderly citizens entering the care system. It is a "Status + Structure" system composed of three integrated protocols:

1. **Status Correction (The Envoy Protocol):** The elderly individual corrects their legal standing from a "subject/debtor" to an "Ecclesiastical Envoy" and "General Executor" of their own estate. This severs the agency relationship that allows the state to means-test and seize assets.
2. **Asset Protection (The Asset Fortress Protocol):** Legal title to the home and investments is transferred to a Private International (Foreign) Grantor Trust (the AFP). The elderly individual retains only a beneficial interest, meaning they technically own "nothing" in the public jurisdiction.
3. **Funding Mechanism (The Infinite Money Protocol):** Rather than depleting the asset base, the Trust operates a private treasury that recoups "abandoned credit" from the banking system to fund care costs.

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2. How It Works: The Operational Sequence

The Protocol functions through a specific administrative and jurisdictional sequence to ensure assets are protected and liquidity is provided.

Phase 1: Jurisdictional Correction (Envoy Status)

The process begins with the elderly individual (or their attorney-in-fact) executing the **Envoy Protocol**.

- **Severing Agency:** Using the doctrine of *Clausula Rebus Sic Stantibus*, the individual renounces the presumed agency relationship with the state-created "strawman" (legal person).
- **The Office of Executor:** The living soul reoccupies the "Office of General Executor" over the decedent estate. This establishes that the living man/woman is not the surety for the corporate debtor that the Local Authority seeks to assess for fees.

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Phase 2: The Asset Fortress (Title Transfer)

Once status is corrected, all assets (real estate, investment accounts) are moved into the **Asset Fortress Protocol (AFP)**.

- **Separation of Title:** The AFP is a separate body corporate. The Trust holds legal title; the elderly person is merely a beneficiary.
- **Means Testing Immunity:** Because the elderly individual no longer holds legal title to the home or savings, their personal assessable capital is effectively zero. The assets belong to the Ministry/Trust, which is not subject to care fee assessments.

Phase 3: Recoupment and Funding (Infinite Money)

Instead of selling the home to pay fees, the Trust activates the **Infinite Money Protocol** to recoup historical value created by the individual's signature.

- **The Funding Illusion:** Modern banking operates on the monetization of the signature. When the individual signed mortgages or loan documents in the past, they created credit *ex nihilo*. The bank acted as a nominee, profiting from these securities.
- **Recoupment Mechanism:**
    - **Mortgages (Last 25 Years):** The Protocol files a corrective **1099-OID** to reclaim the credits generated by the mortgage signature, treating the bank as the nominee who held these funds.
    - **Bank Payments (Last 3 Years):** Routine spending is also recouped. The Protocol creates a loop where spending generates new abandoned credit that is reclaimed.
- **The Private Treasury:** These recouped funds are deposited into the AFP's private treasury. The Trust then pays the care home fees directly from this treasury using the recouped grants.

Phase 4: Inheritance Without Taxation

Upon the death of the elderly individual:

- **No Probate:** Because the assets were held by the Trust (which never dies), there is no "estate" to go through probate.
- **No Inheritance Tax (IHT):** The individual died owning nothing personally. The Office of General Executor simply transfers to the Successor, allowing the family to inherit the full value of the property and remaining treasury funds without the 40% tax levy.

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3. Why It Works: Legal and Theoretical Basis

The Care Fees Protocol relies on capacity alignment and the distinction between public and private jurisdictions.

3.1 Capacity vs. Identity

The state and Local Authorities can only regulate and assess "legal persons" (subjects/debtors) created by statute. By shifting capacity to that of an **Envoy** and **General Executor**, the individual acts outside the "prescribed" categories of the Financial Conduct Authority (FCA) and domestic courts. The Protocol effectively removes the "subject" that the state intends to tax.

3.2 The Trust as a Separate Body Corporate

The Asset Fortress is a private international trust. In trust law, the "Trust Estate" is distinct from the grantor. Therefore, "Deprivation of Assets" rules—which prevent giving away assets to avoid fees—are countered by the fact that the transfer is a **Jurisdictional Severance**, not a simple gift. The assets are moved to a superior jurisdiction (Ecclesiastical/International) where domestic statutory rules do not automatically apply.

3.3 The Lawful Method of Abandoned Credit

The funding model works because the banking system relies on "presumption of inaction". If the true owner (the signer) remains silent, the bank keeps the profit from the signature. By breaking this silence and filing as a **Fiduciary/Creditor** (via the 98-Series Trust) rather than a **Debtor** (via SSN/NIN), the Trust can lawfully reclaim these funds to pay for care.

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4. Comparison: Statutory Model vs. Care Fees Protocol

The following comparison highlights the difference between the standard "Compliance-Based" approach and the Ecclesia "Sovereignty-Based" approach.

Feature	Standard Statutory Model (Solicitor/Will)	The Care Fees Protocol (Ecclesia)
Asset Strategy	**Protective Property Trusts:** Severs tenancy to protect half the house. The rest is exposed.	**Asset Fortress Trust:** 100% of assets moved to private trust. The individual owns nothing.
Care Fee Liability	**High:** Assets are assessable. "Deprivation of Assets" rules apply if transferred too late.	**None:** The Trust is a separate legal person. The individual has no assets to assess.
Funding Source	**Depletion:** Family savings and eventual sale of the home pay the fees.	**Recoupment:** Fees funded by reclaiming abandoned credit from historical mortgages/loans.
Death Duties (IHT)	**40% Tax:** Estate is fully assessed for Inheritance Tax above thresholds.	**0% Tax:** No personal estate exists. Assets are held in a foreign/ecclesiastical jurisdiction.
Probate	**Required:** Long delays (months/years) and high legal costs.	**None:** The Trust continues; the Successor takes over immediately.
Jurisdiction	**Domestic:** Subject to UK Courts and "Public Policy" overrides.	**International:** Subject to Private Trust Indenture and Ecclesiastical Law.

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Summary Verdict

The **Statutory Model** is a "safe harbour" permitted by the state because it ensures the state ultimately collects taxes and care fees from the estate. It manages the *rate* of depletion but accepts depletion as inevitable.

The **Care Fees Protocol** stops depletion entirely. By correcting the status of the individual to **Envoy** and utilizing the **Asset Fortress**, the family preserves 100% of the estate. The care fees are paid not by the family, but by the banking system itself, through the lawful recoupment of the credit the individual created over their lifetime